UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

ALTAGRACIA J. PEGUERO,

Plaintiff,

v.

AMERICAN EXPRESS COMPANY, THE SKLOVER GROUP, INC. and FEDERAL INSURANCE COMPANY

Defendants.

AMERICAN EXPRESS COMPANY,

Third-Party Plaintiff,

HEALTHEXTRAS, L.L.C.,

Third-Party Defendant.

Civil Action No. 05-10995-RCL

WAIVER OF SERVICE OF SUMMONS

HealthExtras, LLC hereby certifies, through its undersigned counsel, that it has received a copy of the Third-Party Complaint Of American Express

Company Against HealthExtras, LLC in the above-captioned matter, and that it waives service of a summons and accepts service of the Third-Party Complaint.

HealthExtras, LLC will retain all defenses or objections to the Third-Party

Complaint or to the jurisdiction or venue of the court except for objections

based on a defect in the summons or in the service of the summons.

HealthExtras, LLC understands that a judgment may be entered against it if it does not serve an answer to the Third-Party Complaint or a motion under Rule 12 within 60 days of February 14, 2006.

HEALTHEXTRAS, LLC,

By its attorney,

Donald R. Pinto, Jr., BBO 548421 RACKEMANN, SAWYER & BREWSTER

One Financial Center Boston, MA 02111 (617) 542-2300

Dated: February 24, 2006

CERTIFICATE OF SERVICE